

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Anthony Esposito  
 Margaret A. Lawrence  
 Debtors

Case No. 12-10125-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 1  
 Total Noticed: 13

Date Rcvd: May 26, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2017.

db/jdb +Anthony Esposito, Margaret A. Lawrence, 3810 Fairdale Road, Philadelphia, PA 19154-3404  
 12715074 Bank of America, N.A., et al, P.O. Box 660933, Dallas, Texas 75266-0933  
 12732318 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
 PO Box 10390, Greenville, SC 29603-0390)  
 13150997 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,  
 Lewisville, TX 75067)  
 12762652 Navient Solutions Inc., fka Sallie Mae, PO Box 9640, Wilkes-Barre, PA 18773-9640  
 12697975 +Philadelphia Gas Works, 800 W Montgomery Ave, Phila Pa 19122-2898,  
 Attn: Bankruptcy Dept 3F

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: bankruptcy@phila.gov May 27 2017 01:13:18 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 27 2017 01:12:19  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 27 2017 01:12:53 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

12648110 EDI: PHINAMERI.COM May 27 2017 01:03:00 AmeriCredit Financial Services, Inc.,  
 PO Box 183853, Arlington, TX 76096

12712124 +E-mail/Text: bankruptcy@cavps.com May 27 2017 01:12:47 Cavalry Portfolio Services, LLC,  
 500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322

12654963 EDI: DISCOVER.COM May 27 2017 01:03:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany OH 43054-3025

12752713 EDI: PRA.COM May 27 2017 01:03:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 28, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2017 at the address(es) listed below:

KEVIN T MCQUAIL on behalf of Creditor Bank of America, N.A., et al ecfmail@mwc-law.com  
 MARISA MYERS COHEN on behalf of Creditor Bank of America, N.A., et al mcohen@mwc-law.com  
 MATTEO SAMUEL WEINER on behalf of Creditor Nationstar Mortgage LLC bkggroup@kmlawgroup.com  
 RANDAL COWLES on behalf of Joint Debtor Margaret A. Lawrence rcowles@subranni.com,  
 desk@subranni.com  
 RANDAL COWLES on behalf of Debtor Anthony Esposito rcowles@subranni.com, desk@subranni.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
 WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com

TOTAL: 7

Information to identify the case:		
Debtor 1	<b>Anthony Esposito</b>	Social Security number or ITIN <b>xxx-xx-9612</b>
	First Name Middle Name Last Name	EIN --
Debtor 2	<b>Margaret A. Lawrence</b>	Social Security number or ITIN <b>xxx-xx-9194</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>		
Case number: <b>12-10125-amc</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony Esposito

Margaret A. Lawrence

5/25/17

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**